

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-14632-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margaret Ann Ruane
25 Keene St
Whiting, NJ 08759-2340

Social Security No.:

xxx-xx-0005

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

on 1/29/25 at 09:00 AM

to consider and act upon the following:

44 – Creditor's Certification of Default (related document:38 Order on Motion For Relief From Stay) filed by Denise E. Carlon on behalf of Nationstar Mortgage LLC. Objection deadline is 01/14/2025. (Attachments: # 1 Exhibit A – Order Curing Post-Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Carlon, Denise)

Dated: 1/7/25

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

In re:
Margaret Ann Ruane
Debtor

Case No. 20-14632-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 07, 2025

User: admin
Form ID: ntchrgbk

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	Margaret Ann Ruane, 25 Keene St, Whiting, NJ 08759-2340

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor FLAGSTAR BANK FSB nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Flagstar Bank nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Flagstar Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John M. Kolesnik	on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 07, 2025

Form ID: ntchrgbk

Total Noticed: 1

Marisa Myers Cohen

on behalf of Creditor FLAGSTAR BANK FSB nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor Flagstar Bank nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com

MaryBeth Schroeder

on behalf of Debtor Margaret Ann Ruane marybeth@schroedermb-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12